For receiving Office use only International Application No. REQUEST International Filing Date The undersigned requests that the present international application be processed Name of receiving Office and "PCT International Application" according to the Patent Cooperation Treaty. Applicant's or agent's file reference 155009.1/LE/mb (if desired) (12 characters maximum) TITLE OF INVENTION Box No. I Method of Automated Generation of Access-controlled, Personalized Data and/or Programs Box No. II APPLICANT This person is also inventor Name and address: (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country. The country of the address indicated in this Box is the applicant's State (that is, country) of residence if no State of residence is indicated below.) Telephone No. Facsimile No. SWISS REINSURANCE COMPANY Mythenquai 60 Teleprinter No. 8002 Zürich (Switzerland) Applicant's registration No. with the Office State (that is, country) of residence: State (that is, country) of nationality: This person is applicant all designated all designated States except the United States of America the United States the States indicated in the Supplemental Box of America only for the purposes of: FURTHER APPLICANT(S) AND/OR (FURTHER) INVENTOR(S) Box No. III Name and address: (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country. The country of the address indicated in this Box is the applicant's State (that is, country) of residence if no State of residence is indicated below.) This person is: applicant only applicant and inventor PEYER Marco inventor only (If this check-box is marked, do not fill in below.) Plattenstrasse 29 8810 Horgen (Switzerland) Applicant's registration No. with the Office State (that is, country) of residence: State (that is, country) of nationality: CH CHThis person is applicant all designated all designated States except the United States of America the United States the States indicated in XX for the purposes of: of America only the Supplemental Box Further applicants and/or (further) inventors are indicated on a continuation sheet AGENT OR COMMON REPRESENTATIVE; OR ADDRESS FOR CORRESPONDENCE Box No. IV The person identified below is hereby/has been appointed to act on behalf of the applicant(s) before the competent International Authorities as: common agent representative Telephone No. Name and address: (Family name followed by given name; for a legal entity. full official designation. The address must include postal code and name of country.) 031/335.20.00

Address for correspondence: Mark this check-box where no agent or common representative is/has been appointed and the

space above is used instead to indicate a special address to which correspondence should be sent.

Form PCT/RO/101 (first sheet) (March 2001; reprint July 2003)

BOVARD LTD.

Patent Attorneys

Optingenstrasse 16

3000 Berne 25 (Switzerland)

Facsimile No.

Teleprinter No.

031/332.81.59

Agent's registration No. with the Office

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| | State which is a Contracting S specify on dotted line; BW BC | tate of the Harare Protocol and of the Potswana NA Namibia | ho, MW Malawi, MZ Mozambique, SD Sudar Jganda, ZM Zambia, ZW Zimbabwe, and any othe T (if other kind of protection or treatment desired |
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Precautionary Designation Statement: In addition to the designations made above, the applicant also makes under Rule 4.9(b) all other designations which would be permitted under the PCT except any designation(s) indicated in the Supplemental Box as being excluded from the scope of this statement. The applicant declares that those additional designations are subject to confirmation and that any designation which is not confirmed before the expiration of 15 months from the priority date is to be regarded as withdrawn by the applicant at the expiration of that time limit. (Confirmation (including fees) must reach the receiving Office within the 15-month time limit.)

Sheet No. ...3...

| B ox No. VI PRIORITY | CLAIM | | | |
|--|---|---|---|---|
| The priority of the following | g earlier application(s) is here | by claimed: | | |
| Filing date | Number | T | Where earlier application | is: |
| of earlier application (day/month/year) | of earlier application | national application: country or Member of WTO | regional application:* regional Office | international application receiving Office |
| item (1) | | | | |
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| Further priority claims | are indicated in the Suppleme | ental Box. | | |
| if the earlier application was | nested to prepare and transmit filed with the Office which for | | | |
| above as: all items item | (1) item (2) | item (3) item | (4) item (5) | other, see Supplemental Box |
| * Where the earlier applicate Industrial Property or one M | ion is an ARIPO application, in Iember of the World Trade Or | ndicate at least one country ganization for which that e | party to the Paris Conve arlier application was file | ntion for the Protection of ed (Rule 4.10(b)(ii)): |
| Box No. VII INTERNAT | TIONAL SEARCHING AUT | ГНОВІТУ | | |
| Choice of International Se | arching Authority (ISA) (if the the Authority chosen; the two- | wo or more International Se | earching Authorities are o | competent to carry out the |
| ISA / | | -letter code may ve wea,. | | |
| | arlier search; reference to th | hat search (if an earlier sea | arch has been carried out | t by or requested from the |
| International Searching Auth Date (day/month/year) | ority): Numb | er Count | try (or regional Office) | |
| Box No. VIII DECLARA | TIONS | | | |
| | are contained in Boxes Nos. \ate in the right column the num | | | Number of declarations |
| Box No. VIII (i) | Declaration as to the identity | y of the inventor | | : |
| Box No. VIII (ii) | Declaration as to the applicate, to apply for and be gra | | international filing | : |
| Box No. VIII (iii) | Declaration as to the applic date, to claim the priority o | | e international filing | : 1 (follows) |
| Box No. VIII (iv) | Declaration of inventorship United States of America) | (only for the purposes of t | the designation of the | : |
| Box No. VIII (v) | Declaration as to non-prejud | ficial disclosures or except | tions to lack of novelty | : |

Sheet No.

Box No. VIII (iv) DECLARATION: INVENTORSHIP (only for the purposes of the designation of the United States of America)
The declaration must conform to the following standardized wording provided for in Section 214; see Notes to Boxes Nos. VIII, VIII (i) to (v)
(in general) and the specific Notes to Box No. VIII (iv). If this Box is not used, this sheet should not be included in the request.

Declaration of inventorship (Rules 4.17(iv) and 51bis.1(a)(iv)) for the purposes of the designation of the United States of America:

| for the purposes of the designation | of the United States of America: |
|---|--|
| I hereby declare that I believe I am the original, first and sole (if only is listed below) inventor of the subject matter which is claimed and | |
| This declaration is directed to the international application of which | |
| This declaration is directed to international application No. PCT/ to Rule $26ter$). | (if furnishing declaration pursuant |
| I hereby declare that my residence, mailing address, and citizenship | are as stated next to my name. |
| I hereby state that I have reviewed and understand the contents of the of said application. I have identified in the request of said application, and I have identified below, under the heading "Prior Applications," Organization, day, month and year of filing, any application for a pate States of America, including any PCT international application design having a filing date before that of the application on which foreign | i, in compliance with PCT Rule 4.10, any claim to foreign priority, by application number, country or Member of the World Trade ent or inventor's certificate filed in a country other than the United nating at least one country other than the United States of America, |
| Prior Applications: | |
| | |
| I hereby acknowledge the duty to disclose information that is 37 C.F.R. § 1.56, including for continuation-in-part applications, mat of the prior application and the PCT international filing date of the | terial information which became available between the filing date |
| I hereby declare that all statements made herein of my own knowledg are believed to be true; and further that these statements were made m ade are punishable by fine or imprisonment, or both, under Section false statements may jeopardize the validity of the application or an | with the knowledge that willful false statements and the like so a 1001 of Title 18 of the United States Code and that such willful |
| Name: Marco PEYER | |
| Residence: .8810. Horgen. (Switzerland) (city and either US state, if applicable, or country) | |
| Mailing Address: Plattenstrasse 29 8810 Horgen (Switzerland) | |
| | |
| Citizenship: Swiss | |
| Inventor's Signature: | Date: 29th August 2003 |
| (if not contained in the request, or if declaration is corrected or added under Rule 26ter after the filing of the international application. The signature must be that of the inventor, not that of the agent) | (of signature which is not contained in the request, or of the declaration that is corrected or added under Rule 26ter after the filing of the international application) |
| Name: | |
| Residence: | |
| Mailing Address: | |
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| Citizenship: | |
| In ventor's Signature: | Date: |
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| This declaration is continued on the following sheet, "Continuation | on of Box No. VIII (iv)". |
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| Box No. IX CHECK LIST; LANGUAGE | OF FILING | | | | |
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| This international application contains: (a) in paper form, the following number of sheets: request (including | This international application is accompanied by the follow item(s) (mark the applicable check-boxes below and indicate right column the number of each item): 1. | ving Numb in of item | | | |
| declaration sheets) : 5 | 2. original separate power of attorney follows | : | | | |
| description (excluding sequence listings and/or | 3. original general power of attorney | : | | | |
| tables related thereto) : 15 | 4. copy of general power of attorney; reference numb if any: | er, | | | |
| claims : 5 abstract : 1 | 5. statement explaining lack of signature | · · · · · · · · · · · · · · · · · · · | | | |
| drawings : 1 | 6. priority document(s) identified in Box No. VI as | • | | | |
| Sub-total number of sheets: 27 sequence listings: | 7. Translation of international application into | | | | |
| tables related thereto : (for both, actual number of | 8. separate indications concerning deposited microorg or other biological material | | | | |
| sheets if filed in paper form, whether or not also filed in computer readable form; | 9. sequence listings in computer readable form (indicate type and number of carriers) | • | | | |
| see (c) below) Total number of sheets : 27 | (i) copy submitted for the purposes of international series Rule 13ter only (and not as part of the internation | al application) · | | | |
| (b) only in computer readable form (Section 801(a)(i)) | (ii) (only where check-box (b)(i) or (c)(i) is marked in leadditional copies including, where applicable, the purposes of international search under Rule 13ter | oft column) copy for the | | | |
| (i) sequence listings (ii) tables related thereto | (iii) together with relevant statement as to the identity copies with the sequence listings mentioned in lef | of the copy or it column : | | | |
| (c) also in computer readable form (Section 801(a)(ii)) | 10. tables in computer readable form related to sequence (indicate type and number of carriers) | | | | |
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| Figure of the drawings which should accompany the abstract: | Language of filing of the international application: German | | | | |
| Box No. X SIGNATURE OF APPLICANT Next to each signature indicate the name of the person sign | , AGENT OR COMMON REPRESENTATIVE | · · · · · · · · · · · · · · · · · · · | | | |
| | ing and the capacity in which the person signs (if such capacity is not obvious | from reading the request). | | | |
| BOVARD LTD. | | | | | |
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| Susanne Triches | | | | | |
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| Date of actual receipt of the purported | For receiving Office use only | | | | |
| international application: | | 2. Drawings: | | | |
| Corrected date of actual receipt due to later but timely received papers or drawings completing the purported international application: | | received: | | | |
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| Date of timely receipt of the required corrections under PCT Article 11(2): | | not received: | | | |
| 5. International Searching Authority (if two or more are competent): ISA / | 6. Transmittal of search copy delayed until search fee is paid | | | | |
| For International Bureau use only | | | | | |
| Date of receipt of the record copy by the International Bureau: | | | | | |
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PCT

GENERAL POWER OF ATTORNEY

(for several international applications filed under the Patent Cooperation Treaty)

(PCT Rule 90.5)

| • | |
|---|--|
| | The undersigned person(s): (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country. |
| | Swiss Reinsurance Company Mythenquai-50/60 CH-8022 Zürich Switzerland |
| | |
| | hereby appoint(s) the following person as: |
| | Name and address (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.) |
| | Bovard AG Patentanwälte VSP Optingerstrasse 16 CH-3000 Bern 25 |
| | Switzerland |
| | to represent the undersigned before all the competent International Authorities |
| | the International Searching Authority only |
| | the International Preliminary Examining Authority only |
| | in connection with any and all international applications filed by the undersigned with the following Office Swiss Federal Institute of Intellectual European Pachy of the Connection with any and all international applications filed by the undersigned with the following Office as receiving Office |
| | and to make or receive payments on behalf of the undersigned. |
| | Signature(s) (where there are several persons, each of them must sign; next to each signature, indicate the name of the person signing and the capacity in which the person |
| | signs, if such capacity is not obvious from reading this power): |
| | Swiss Reinsurance Company (Anmelder) Marco PEYER (Erfinder) |
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| | Frank CUYPERS |
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| J | Date: 25.08.2003 |
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Blatt Nr. . . 4

Feld Nr. VIII (iv) ERKLÄRUNG: ERFINDERERKLÄRUNG (nur im Hinblick auf die Bestimmung der Vereinigten Staaten von Amerika)

Die Erklärung muß dem in Abschnitt 214 vorgeschriebenen Wortlaut entsprechen; siehe Anmerkungen zu den Feldern VIII, VIII (i) bis (v) (allgemein) und insbesondere die Anmerkungen zum Feld Nr. VIII (iv). Wird dieses Feld nicht benutzt, so sollte dieses Blatt dem Antrag nicht beigefügt werden.

Erfindererklärung (Regeln 4.17 Ziffer iv und 51bis.1 Absatz a Ziffer iv) im Hinblick auf die Bestimmung der Vereinigten Staaten von Amerika:

| Ich erkläre hiermit an Eides Statt, daß ich nach bestem Wissen der ursprüngliche, erste und alleinige Erfinder (falls nachstehend nur |
|---|
| ein Erfinder angegeben ist) oder Miterfinder (falls nachstehend mehr als ein Erfinder angegeben ist) des beanspruchten Gegenstandes |
| bin, für den ein Patent beantragt wird. |

Diese Erklärung wird im Hinblick auf und als Teil dieser internationalen Anmeldung abgegeben (falls die Erklärung zusammen mit der Anmeldung eingereicht wird).

Diese Erklärung wird im Hinblick auf die internationale Anmeldung Nr. PCT/.....abgegeben (falls diese Erklärung nach Regel 26ter eingereicht wird).

Ich erkläre hiermit an Eides Statt, daß mein Wohnsitz, meine Postanschrift und meine Staatsangehörigkeit den neben meinem Namen aufgeführten Angaben entsprechen.

Ich bestätige hiermit, daß ich den Inhalt der oben angegebenen internationalen Anmeldung, einschließlich ihrer Ansprüche, durchgesehen und verstanden habe. Ich habe im Antragsformular dieser internationalen Anmeldung gemäß PCT Regel 4.10 sämtliche Auslandsanmeldungen angegeben und habe nachstehend unter der Überschrift "Frühere Anmeldungen", unter Angabe des Aktenzeichens, des Staates oder Mitglieds der Welthandelsorganisation, des Tages, Monats und Jahres der Anmeldung, sämtliche Anmeldungen für ein Patent bzw. eine Erfinderurkunde in einem anderen Staat als den Vereinigten Staaten von Amerika angegeben, einschließlich aller internationalen PCT-Anmeldungen, die wenigstens ein anderes Land als die Vereinigten Staaten von Amerika bestimmen, deren Anmeldetag dem der Anmeldung, deren Priorität beansprucht wird, vorangeht.

Ich erkenne hiermit meine Pflicht zur Offenbarung jeglicher Informationen an, die nach meinem Wissen zur Prüfung der Patentfähigkeit in Einklang mit Title 37, Code of Federal Regulations, § 1.56 von Belang sind, einschließlich, im Hinblick auf Teilfortsetzungsanmeldungen, Informationen, die im Zeitraum zwischen dem Anmeldetag der früheren Patentanmeldung und dem internationalen PCT-Anmeldedatum der Teilfortsetzungsanmeldung bekannt geworden sind.

Ich erkläre hiermit, daß alle in der vorliegenden Erklärung von mir gemachten Angaben nach bestem Wissen und Gewissen der Wahrheit entsprechen, und ferner, daß ich diese eidesstattliche Erklärung in Kenntnis dessen ablege, daß wissentlich und vorsätzlich falsche Angaben oder dergleichen gemäß § 1001, Title 18 des US-Codes strafbar sind und mit Geldstrafe und/oder Gefängnis bestraft werden können und daß derartige wissentlich und vorsätzlich falsche Angaben die Rechtswirksamkeit der vorliegenden Patentanmeldung oder eines aufgrund deren erteilten Patentes gefährden können.

Name: Marco PEYER

8810 Horgen (Schweiz)

| (Stadt und US-Staat, falls anwendbar, sonst Lan | d) | |
|---|--|----------|
| Postanschrift: Plattenstrasse 29. | | |
| 8810 Horgen (Schwe | iz) | |
| | | |
| (falls nicht bereits das Antragsformular untersch falls die Erklärung nach Einreichung der internation nach Regel 26ter berichtigt oder hinzugefügt wird, muß die des Erfinders sein, nicht die des Anwahr | rieben wird oder (der Unterschrift, falls das Antragsformular nicht unterschrieb- nalen Anmeldung wird oder der Erklärung, die nach Regel 26ter nach Einreichung. Die Unterschrift der internationalen Anmeldung berichtigt oder hinzugefü | en ng |
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| Wohnsitz: | d) | |

(falls nicht bereits das Antragsformular unterschrieben wird oder

Wohnsitz

Postanschrift:

(der Unterschrift, falls das Antragsformular nicht unterschrieben falls die Erklärung nach Einreichung der internationalen Anmeldung wird oder der Erklärung, die nach Regel 26ter nach Einreichung nach Regel 26ter berichtigt oder hinzugefügt wird. Die Unterschrift der internationalen Anmeldung berichtigt oder hinzugefügt muß die des Erfinders sein, nicht die des Anwalts) wird)

Diese Erklärung wird auf dem folgenden Blatt fortgeführt, "Fortsetzungsblatt für Feld Nr. VIII (iv)".